

**UNITED STATES BANKRUPTCY COURT
FOR THE Western District of Michigan**

In re: **Amanda Nadean Henton**Case No. **21-00710**

Chapter 13

Hon. John T. Gregg

Filed: **March 22, 2021**

Debtor(s).

FIRST PRECONFIRMATION AMENDED CHAPTER 13 PLAN

III. DISBURSEMENTS**C. SECURED CLAIMS.****2. Personal Property:**

- c. Secured Claims Subject to 11 U.S.C. • § Section 506^{ix}:** Claims in this class shall be paid as follows plus an additional pro-rata amount that may be available from funds on hand at an interest rate specified below or the contract rate specified in the proof of claim whichever is lower. Creditor will be paid the lesser of the balance due as a secured claim as set forth in the proof of claim, or the fair market value (FMV) of the collateral as a secured claim, with any balance due over FMV treated as a general unsecured claim.

Creditor, Address & Account No. ^x	Collateral	FMV	Interest Rate	Pre-Conf APP	Equal Monthly Payment
Aaron's Inc. 5741 S Westnedge Ave Portage, MI 49002 2683	Debtor's dining room furniture.	1,550.00	0.00	0.00	36.05
Kalsee Credit Union 2501 Millcork Street PO Box 3006 Kalamazoo, MI 49003 9945	2017 Chevrolet Traverse 80300 miles Acquisition Date: 5/31/2018.	17,000.00	6.00	0.00	450.02

- 4. Collateral to Be Surrendered/Executory Contracts to Be Rejected:** The property listed below is surrendered to the creditor, and the executory contracts/unexpired leases are rejected:

Creditor	Property/Contract Description
Aaron's Inc. 5741 S Westnedge Ave Portage, MI 49002 2683	Debtor's dining room furniture.

The automatic stay shall be terminated upon entry of the confirmation order and any deficiency claim or claim arising from rejection shall be treated as a general unsecured claim, subject to paragraph IV.G. Any co-debtor stay shall also be terminated upon entry of the confirmation order, absent a clear statement to the contrary in paragraph IV.R.

- D. ASSUMED EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** The following executory contracts and/or unexpired leases, including land contract(s), are assumed:

^{ix} If the collateral is a motor vehicle and is destroyed, the Debtor(s), with consent from the secured creditor and Trustee or by order of the Court, may use the collateral insurance proceeds to purchase replacement collateral, to which the creditor's lien shall attach.

^x If the creditor files a proof of claim with a balance owing which is different from the amount listed above, the proof of claim shall control as to the amount of the debt, unless a party in interest objects to the proof of claim.

Non-Debtor Party's Address & Account No. (indicate payee or payor)	Property Description	Monthly Payment Amount	No. of Months Remaining	Cure Amount
Stoughton Estates Bldg. #B Apt. #7, PO Box 30097 Lansing, MI 48909-7597	Residential Lease	\$990.00	9	\$0.00

E. DIRECT PAYMENT BY THE DEBTOR(S) OF THE FOLLOWING DEBTS. All claims shall be paid by the Trustee unless listed herein:

Creditor, Address & Account No.	Collateral/Obligation	Balance Owning	Interest Rate
Stoughton Estates Bldg. #B Apt. #7, PO Box 30097 Lansing, MI 48909-7597	Residential Lease	\$8,910.00	NA

F. UNSECURED CREDITORS.

General Unsecured Creditors: Claims in this class are paid from funds available after payment to all other classes. The allowed claims of general unsecured creditors will be satisfied by:

☐ Payment of a dividend of 100%, plus present value of _____% interest, if necessary to satisfy 11 U.S.C. § 1325(a)(4), **OR**

☒ Payment of a pro-rata share of a fixed amount of \$ **100.00** or payment from all disposable income to be received by the Debtor(s) in the ACP, whichever pays more. This fixed amount shall be reduced by additional administrative expenses including attorney fees approved under 11 U.S.C. § 330(a). However, this fixed amount shall not be reduced below the liquidation value specified in paragraph I.B.2

THIS PLAN REMAINS UNCHANGED IN ALL RESPECTS
NOT IN CONFLICT WITH THESE AMENDMENTS

Date: 07/14/2021

/s/
Amanda Nadean Henton, Debtor

Date: 07/14/2021

/s/
Jeffrey D. Mapes P70509, Counsel for the Debtor(s)